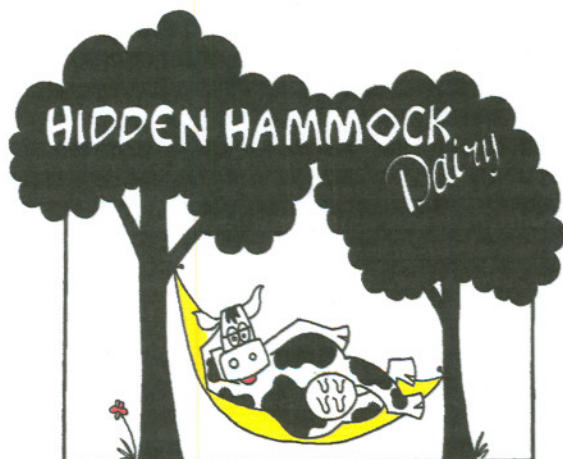


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DOERD
(D. Promani)

Hidden Hammock Dairy, Inc.

4141 SE 180th St.

Summerfield, FL 34491



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Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corp.
25 S. Jessie St. at Ecker Sq,
Suite 2300
San Francisco, CA. 94105

Oct. 24, 2005

Dear Sir,

I am writing to express concerns about Wal-Mart's application for a banking charter. As I know one of the key criteria for granting bank charters is the general character and fitness of management, I feel Wal-Mart's track record in this area is clouded to say the least. Their legal and ethical track record is too much to ignore.

We much prefer keeping our money here locally, where our local bankers are civic leaders and responsible corporate citizens.

Yours very truly,

Marilyn & Nels Siverson

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Fax: 352-245-6703

milk@pig.net